

REMARKS

The courtesy of Examiners Dass and Ali in granting a telephone interview with
5 Attorney Edward W. Callan on February 7, 2008 is sincerely appreciated. During the
interview the arguments presented herein were discussed. No agreement was reached as
to the allowability of the claims. However, Examiner Dass did request that a response to
the Office Action containing the following arguments be filed.

10 ***Claim Rejections – 35 USC 102***

The rejection of Claims 10-23 under 35 USC 102(e) as being anticipated by
Stadelmann is respectfully traversed for at least the following reasons:

In Stadelmann's system, only one message including transaction (order) data (the
short confirmation message F) is sent to the validation platform; whereas Claim 10
15 requires that both a customer message including transaction data and a provider message
including transaction data be sent to a payment gateway. See column 3, lines 29-32 of
Stadelmann.

In Stadelmann's system, the transaction (order) data included in the short
confirmation message F does not include payment options, whereas Claim 10 requires
20 that the transaction data in the provider message include payment options.

In Stadelmann's system, the validation platform does not synchronize the short
confirmation message F with any other received message that includes transaction (order)
data; whereas Claim 10 requires that a customer message including transaction data be
synchronized in the payment gateway with a provider message including transaction data.

25 In Stadelmann's system, the short confirmation message F is not compared with
any other received message that includes transaction (order) data; whereas Claim 10
requires that a customer message including transaction data be compared with a provider
message including transaction data to determine whether they match.

In Stadelmann's system, the validation platform processes the short confirmation
30 message F with data pertaining to the customer and the provider, as described at column
3, line 47 to column 4, line 5, as a prerequisite to performing a deduction from a
customer's account; whereas Claim 10 requires that a deduction from the customer's

account be performed only if the provider and customer messages including transaction data match. As noted above, in Stadelmann's system there is no determination of whether or not there is a match of provider and customer messages that include transaction data.

5 Claims 11-23 ultimately depend upon Claim 10 and are allowable for at least the same reasons as presented above in support of the rejection of Claims 10-23.


 Applicants do not necessarily agree with any of the Examiner's comments regarding the applicability of the cited reference to any of the claims. However, in view of the reasons presented herein for the patentability of the subject matter of the currently
10 pending claims, applicants are not presenting additional arguments for traversing the rejection of the claims at this time. Applicants reserve the right to present additional arguments for traversing the present and any future rejections of the claims.

 Applicants also reserve the right to amend the pending claims and to present new claims that more concisely point out the subject matter of the present invention. Such
15 amendments to the claims were discussed during the aforementioned telephone interview, but are not being presented at this time because Examiner Dass requested that any amendment of the claims be deferred until after the next Office Action.

Respectfully submitted,

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